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Moody on The Market

Pat Moody

Visit Southwest Michigan says new location symbolizes broader mission

Leaders at 'Visit Southwest Michigan' and United Federal Credit Union are expressing great optimism and satisfaction with their deal involving the former downtown UFCU building, which will become the new Tourist Information Center and headquarters for Visit Southwest Michigan.

"We are thrilled to announce our move to St. Joseph. Our new space is the platform for our next chapter. With expanded facilities and a more accessible location within easy driving distance of both Stevensville and Benton Harbor, we will be better equipped to fulfill our mission and deepen our impact for years to come. The new space represents more than growth for our organization — it's an opportunity to build stronger connections and truly be part of the communities we serve," said Marcy Simpson, executive director of Visit Southwest Michigan.

MoodyOnTheMarket.com was first to report that the former UFCU building at Main & Broad Streets would become the Tourist Information Center, after being vacant for only a few weeks upon closure of the credit union's downtown office in March.

"Seeing the former Downtown St. Joseph branch find new life with Visit Southwest Michigan is incredibly exciting for the community," said Terry O'Rourke, president and CEO of United Federal Credit Union. "This building has always been about bringing people together, and we're proud to see it continue serving that purpose in a new way. Visit Southwest Michigan's vision for this space reflects the same spirit of growth, service, and local pride that we value at United. We're especially excited about the positive community impact it will create for residents, local businesses, and visitors to downtown St. Joseph."

Visit Southwest Michigan has been expanding its regional presence and the scope of its promotion beyond traditional 'tourist' oriented activities. The group had been known since its inception as the Southwest Michigan Tourist Council until a year ago. Recently they have made efforts to attract regional and statewide meetings and other events to the area as well. Leaders say the new, highly visible location is a milestone symbolic of their greater mission moving forward.

Continued on page 14

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Sarah Spoonholtz

Membership Director,
SMR Chamber

Management Accelerator Cohort 2 Applications Now Open!

The **Southwest Michigan Regional Chamber**, in partnership with **Lake Michigan College** and **Legata Leadership Solutions**, is proud to announce the continued success of its **Leadership Academy** program, ***Management Accelerator***, now entering its second cohort following a highly impactful inaugural launch.

Designed specifically for individuals who manage teams and lead people, the Management Accelerator builds on the foundation established by the Regional Chamber's Leadership Accelerator Program. While the original program emphasized individual leadership development, the Management Accelerator focuses on equipping leaders with practical tools to enhance team perfor-

Continued on page 2

Inserts & Promotions

- Ace Hardware
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Spoonholtz *Continued from cover*

mance, boost employee engagement, improve customer satisfaction, and drive organizational success.

The first cohort delivered exceptional results, earning a **Net Promoter Score (NPS) of 93**, an indicator of outstanding participant satisfaction and program effectiveness.

"The response to our first cohort exceeded expectations," said **Arthur Havlicek**, President & CEO of the Southwest Michigan Regional Chamber. "We're excited to build on that momentum with a second group of managers ready to lead with clarity, empathy, and effectiveness."

Last year I was honored to be part of the inaugural cohort of 18 leaders across the Tri-County area who participated in the program. Much like our Leadership Accelerator program, the information that I learned during each session has been easily translated into my daily activities with the Chamber team, members, friends, and family.

Program facilitation is led by **Kim Kavala**, owner of Legata Leadership Solutions, whose expertise in leadership development and team dynamics brings a highly practical, real-world approach to each session.

Key learning outcomes include:

- Increasing self-awareness
- Inspiring and motivating employees
- Maximizing team performance
- Enhancing communication skills
- Making difficult decisions with confidence
- Balancing time and energy effectively

"Great management isn't about having all the answers but creating the conditions where people can do their best work," said Kavala. "Management Accelerator is designed to give leaders immediately applicable tools they can use to strengthen their teams, build trust, and drive meaningful results."

Due to the interactive and high-impact nature of the program, participation is limited to 25 individuals.

Session Dates:

- August 13
- September 10
- October 8

All sessions are full-day experiences (8:30 a.m. to 5:00 p.m.) and will be held at the Todd Center on Lake Michigan College's Benton Harbor campus. Breakfast, lunch and snacks are all provided.

Additionally, each participant will complete a Hogan Insights assessment that provides a deep dive into their personality and leadership styles as well as the opportunity to receive a one-on-one coaching session with Kim Kavala.

Applications are due by June 26, 2026. **To apply visit:**
smrchamber.com/management-accelerator

Selected participants will receive a formal invitation with additional program details.

To learn more about your Regional Chamber, as well as other member and partner organizations by visiting our website smrchamber.com. You can also see the full list of upcoming member and Chamber events, including ones with our affiliates the Buchanan Area Chamber of Commerce, Greater Bridgman Area Chamber & Growth Alliance; and the Greater Niles Chamber.

Want to connect directly - feel free to email or call: sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!

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Photo of the Week

Tiscornia Twilight Takeoff

Photo by Lynette Braddock

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Lucy ***Kubash***

Pet Lover

The Pet Corner

We do what we can to keep our pets safe and healthy, and yet, in spite of our best efforts, we sometimes end up at the emergency vet on a Sunday morning (Mother's Day!), hoping to find out why our furry friend is suddenly ill. Elliot the Labrador hadn't been feeling great for a week or so and didn't want to eat. Of course, things always escalate on the weekend when regular vet offices are closed, thus the trip to VCA Emergency Vet Clinic in Kalamazoo. Nine hours later, after monitoring his fever and condition, doing blood tests, and giving subcutaneous injections for dehydration, they sent us home with meds and instructions to follow up with his regular vet. As of today, he's doing better, eating a little, and is, at least, up and around. We did not receive a definitive diagnosis, but it's possible he may have contracted a tick-born infection, even though he's on preventative, and the Lyme test was negative. With ticks as plentiful as they are this year (for the past few years, really), we need to take every precaution against humans and animals being bitten. Protect yourselves and your pets but know there are many different types of ticks out there, and they carry a variety of diseases. A big thank you to VCA for being there and taking good care of Elliot.

On Saturday, May 30th, Berrien County Animal Services will hold Bring Home a Best Friend adoption event at 820 Highland Avenue, St. Joseph, from 11am to 1pm. Come see the wonderful cats and dogs who are ready for new families and new best friends. For more information, call 269-927-5648 or email animalservices@berriencounty.org Thank you to Family Chimney Sweeps LLC for hosting this event.

Starting on May 30th, Berrien County Animal Services will also stay open on selected Saturdays over the summer, from 10am to 1pm. Check out their Facebook page for a list of those dates.

Kitten season is still in full swing. Animal Aid of Southwest Michigan has recently taken in a large number of litters, with some kittens needing to be bottle-fed. Fosters are in need of kitten replacement milk (KMR) as well as dry and wet kitten food. Donations may always be placed in the bins at Paw Mart in St. Joseph. Fosters are always needed, and if this is something you think you'd like to do, please fill out an application at their website, www.animalaidswm.org. To encourage adoptions, Animal Aid has reduced their adoption fees to half price for the month of May.

Fuzzybutz Pet Bakery continues to host pet adoption events on Sundays from 1-3pm. The Bridgman Open Air Market will hold them every other Sunday, as weather permits, over the summer. Watch Tractor Supply for announcements about future adoption events.

I personally find it amazing that so many local businesses are willing to host adoption days. To give up space and time in their stores to help out homeless pets. It's a tribute to our community that so many do so much to help those who can't help themselves.

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$10.00 1795 to 1804	up to.....$9,000	.....$29,000
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Shower Walls: Acrylic or Tile?

Homeowners embarking on bathroom renovations frequently debate between traditional tile and modern acrylic for shower walls. While tile has served as the standard for many years, acrylic is proving to be the better option. Its seamless design, reduced maintenance needs, and overall performance make it an attractive choice for those seeking long-term satisfaction and convenience.

Traditional tile shower walls rely on individual ceramic or porcelain pieces that are meticulously placed and joined with grout. This construction method provides unparalleled variety in colors, sizes, and patterns, allowing for highly personalized bathroom aesthetics. Installing tile, however, is a demanding task. It involves waterproofing the substrate, applying thinset mortar, laying each tile with spacers for even grout lines, and then grouting and sealing. The process can span multiple days and typically requires professional contractors to ensure a watertight and visually appealing result.

Maintenance poses a major drawback for tile installations. The grout between tiles is porous and tends to harbor mold, mildew, and mineral deposits in the high-humidity shower setting. Homeowners must dedicate time regularly to cleaning these lines with brushes and chemical solutions to prevent discoloration and deterioration. If neglected, water can infiltrate cracks, leading to costly damage such as warped drywall or black mold growth. Furthermore, tiles are vulnerable to chipping from accidental impacts or settling of the house structure, which often results in the need for partial or full replacement.

Acrylic shower walls, by comparison, are fabricated from high-grade acrylic polymers formed into large, continuous panels or one-piece units. This construction eliminates grout lines altogether, creating a smooth, impermeable barrier that repels water and resists staining. Cleaning becomes a breeze, requiring only a soft sponge and gentle soap to remove any residue. The non-porous material inhibits the growth of bacteria and mold, promoting a healthier bathroom environment without the constant battle against buildup.

Beyond maintenance, the installation of acrylic walls offers significant time and cost savings. These lightweight panels can be mounted directly over existing surfaces in just a few hours, dramatically shortening the renovation timeline. DIY enthusiasts appreciate the straightforward process, which often includes adhesive backing or simple fastening systems. This efficiency not only lowers labor expenses but also allows the bathroom to return to service quickly.

Durability further tilts the scales in favor of acrylic. The flexible nature of the material absorbs minor shocks without cracking, unlike rigid tile that can shatter or dislodge. Acrylic maintains its color and finish over decades, showing little wear from daily use or exposure to cleaning agents. Scratches, should they occur, are simple to buff out using household polishes, restoring the original luster.

Economically, acrylic delivers better value. Although material prices vary, the reduced installation time and absence of ongoing grout maintenance mean lower overall costs. Many users report savings on water and energy as well, since acrylic surfaces heat up faster and retain warmth during showers.

Ultimately, for anyone planning a shower upgrade, acrylic walls represent the forward-thinking solution. They outperform traditional tile by offering unmatched ease, hygiene, and longevity.

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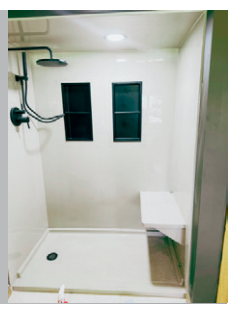

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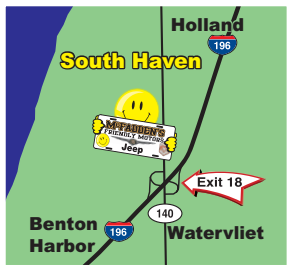

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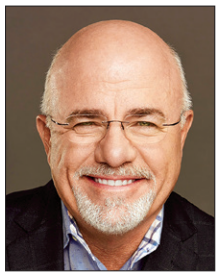

Dave ***Ramsey***

Financial Expert
The Ramsey Show

Dave Says

Your Talent Can Be Your Side Hustle

Dear Dave,

I'm currently in Baby Step 2 of your plan, and I've been intense about paying off debt. I make about $80,000 a year in sales and recently received a tax refund of $4,400. I have an idea to use the refund money to open a trailer rental business as a side hustle to pay off debt faster. Do you think this is a good idea, or should I use all the money to help pay off debt?

Mike

Dear Mike,

I like that you're trying to find a way to pay off your debt even faster. But no, I wouldn't use the tax refund to open a trailer rental business.

I want you to get rid of your debt as fast as possible. But the problem with throwing all that money at two or three trailers is that you might not rent them one single time. That's a very real possibility. You've got to consider all the downsides and all the possible negative scenarios. If there are more negatives than there are positives, your idea's probably not going to work.

Now, I don't mind the idea of you taking a small part of the $4,400 to get something going on the side. I'd rather see you take $400-$500 of the refund money and put it into something where you're pretty sure you're going to get $500-$1,000 back within the first month or so. In that kind of situation, even if the idea doesn't work out, you've only burned a little bit of the money. You'd still have around $4,000 left to help pay off debt.

But here's something else I want you to think about: It sounds like you're making a pretty good living as a salesman. If I were in your shoes, I'd find a part-time job selling a quality product I was excited about and believed in, something that doesn't compete with what I'm selling at my day job. I mean, selling is selling. If you could get with a company that would let you sell on nights or weekends, you could probably make a nice chunk of cash. That's a lot better plan than setting a couple of trailers in your yard and hoping someone rents them.

And hey, adjust your W-4 so you don't get a refund next year. A tax refund isn't free money, and there's no reason to give Uncle Sam an interest-free loan for a year — especially when that money would do more good in your own pocket.

Good luck, Mike!

— Dave

**Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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6.7 V8 Power Stroke DIESEL Engine, 10 Speed Automatic, Chrome PVD Aluminum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Roof Clearance Lamps, Upfitter Switches, Blind Spot and Cross Traffic Alert, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Very Nice! F26131A

2024 FORD TRANSIT 250 LR CARGO VAN

NOW $34,922

3. V6 Engine, 10 Speed Automatic, Steel Wheels, 20K Miles, Preferred Equipment Package, Fixed Rear and Side Door Glass, Lane Keeping System, Lane Departure Warning, Pre-Collision Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26044

2023 FORD BRONCO SPORT BIG BEND 4X4

NOW $25,942

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry, Ford Certified! Shadow Black, U26043

2015 TOYOTA RAV 4 XLE AWD

NOW $15,891

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Climate Control, Power Sunroof, CD-Player, Back-Up Camera, Remote Keyless Entry System, Super White, C26073A

2023 FORD EDGE SEL AWD

NOW $27,860

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 2ND Row PowerFold Seats, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Sensors, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black Metallic, U26042

2023 FORD EDGE SEL AWD

NOW $26,880

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 43K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Stone Blue Metallic, U26040

2024 MAZDA CX-50 2.5 S PREMIUM AWD

NOW $28,500

2.5 Engine, 6 Speed Automatic, Alloy Wheels, 31K Miles, Navigation, Power Driver's Seat, Leatherette Heated Front Seats, Panoramic Sunroof, Blind Spot Monitoring, Rear Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Powertrain Warranty! Ingot Blue Metallic, M26005A

2022 FORD ESCAPE SE AWD

NOW $25,995

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 18,000 Miles! Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Rapid Red Metallic, U26041

2021 FORD F-150 PLATINUM SUPERCREW 4X4

NOW $45,386

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Security Cover, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, B&O 18 Speaker Sound System, Wireless Charging Pad, Blind Spot Information System, Cross Traffic Alert, Evasive Steering Assist, Lane Keeping System, Active Park Assist, Reverse Sensing System, 360 Degree Camera, Power Tailgate, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, F26105A

2023 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW $51,998

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Six Spoke Alloy Wheels, Only 24,000 Miles! Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Twin Panel Moonroof, Power Slide Rear Window, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Avalanche, U26036A

2018 MAZDA 6 GRAND TOURING RESERVE

NOW $19,995

2.5 Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heating, Power Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Front Collision Mitigation, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Soul Red Crystal Metallic, M25161A

2022 FORD ESCAPE SE AWD

NOW $23,685

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black Metallic, U26038

2023 FORD F-150 LIMITED SUPERCREW 4X4

NOW $52,707

3.5 V6 PowerBoost Full-Hybrid Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Power Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2ND Row Heated Seats, B+O 18 Speaker Sound System, Panoramic Vista Roof, Wireless Charging Pad, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Cross Traffic Alert, Rear Parking Aid, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F26106A

2011 FORD EDGE SPORT AWD

NOW $8,700

3.7 V6 Engine, 6 Speed Automatic, Aluminum Wheels, Only 144,000 Miles! Navigation, Power Heated Front Seats, Panoramic Vista Roof, CD-Player, PowerFold 2ND Row Seats, Blind Spot Monitoring System, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black Metallic, F25271A

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WAS $36,398

2022 FORD EXPLORER LIMITED 4WD

NOW $35,895

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 23,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist with Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Remote Keyless Entry System, Ford Certified! Star White Metallic, U26002

WAS $37,887

2022 FO SPORT SU

NOW

2.7 V6 Ecoboost Eng Gloss Black Wheels, 4 Remote Start, Power Pedals, Blind Spot Inf Alert, Lane Keeping Sy Sensing System, Back Remote Keyless Entry M

WAS $32,995

2024 MAZDA CX-30 2.5 T PR AWD

NOW $31,995

2.5 Turbo Engine, 6 Speed Automatic, Alloy Wheels, Only 10,000 Miles! Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Rear Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Smart Brake Support with Pedestrian Detection, Traffic Sign Recognition, Power Liftgate, Remote Keyless Entry System, Mazda Powertrain Warranty Certified! Snowflake White Pearl, S26001

WAS $30,486

2021 JEEP WRANGLER UNLIMITED ALTITUDE 4X4

NOW $29,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 47K Miles, Remote Start, Running Boards, Heated Front Seats, Heated Steering Wheel, Black 3-Piece Hardtop, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Snazzberry Pearlcoat, U26001

WAS $34,962

2023 FORD EXPLORER XLT 4WD

NOW $34,363

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasive Steering Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U25113

WAS $39,076

2023 FORD E 2 DOOR

NOW $35

2.7 V6 Ecoboost Engine, 10 Sp Painted Steel Wheels, 37K Mil In-Color Hardtop, Stability Co Mitigation, Back-Up Camera, Tool Kit, Front Row Top Panel S Keyless Entry System, Balance Cactus Gray, F2

2022 JEEP WRANGLER UNLIMITED WILLYS 4X4

NOW $32,597

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 45K Miles, Remote Start, Navigation, 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Granite Crystal Metallic, U26035

2024 FORD EDGE SEL AWD

NOW $29,500

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Vista Roof, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Carbonized Gray, U26015

2022 JEEP GRAND CHEROKEE ALTITUDE 4X4

NOW $29,916

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 59K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Jeep Certified! Bright White, U26023

2023 CHEVY SILVERADO K1500 LT CREW CAB 4X4

NOW $39,995

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 35K Miles! Bedliner, Remote Start, Heated Front Seats, Heated Steering Wheel, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Glacier Blue Metallic, Balance of Factory Warranty, Very Nice! U26026

2023 JEEP WRANGLER SPORT 4X4

NOW $30,995

2.0 Turbo Engine, 8 Speed Automatic, Aluminum Wheels, Only 24,000 Miles! Black 3-Piece Hardtop, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Sarge Green Clearcoat, U26034

2023 BUICK ENVISION PREFERRED AWD

NOW $27,487

2.0 Engine, 9 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Premium Sound System, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Summit White, U26033

2025 MERCEDES GLC 350EQ 4MATIC HATCHBACK SUV

NOW $52,995

2.0 Engine, 9 Speed Automatic, Plug-In HYBRID, Aluminum Wheels, Only 7,000 Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Front and Rear Collision Mitigation, Automatic Parking, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Graphite Grey Metallic, M26055A

2022 RAM 1500 BIG HORN CREW CAB 4X4

NOW $36,838

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 29,000 Miles! Remote Start, Navigation, Sport Appearance Package, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Power Sliding Rear Window, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U26029

2022 FORD RANGER LARIAT SUPERCREW 4X4

NOW $35,944

2.3 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 26,000 Miles! Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Leather Front Seats, Adaptive Cruise Control, Blind Spot Information System, Cross Traffic Alert, Lane Keeping System, Forward Sensing System, Pre-Collision Assist, Reverse Sensing and Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U26030

2022 CH PACIFICA

NOW $2

3.6 V6 Engine, 8 Speed Automatic Remote Start, Navigation, Memory Heated Steering Wheel, 2ND Ro Row PowerFold Seats, Wireless C Speaker Sound System, Blind Spo Keeping Assist with Departure W Rear Parking Aid, Back-Up Camer Entry System, Brilliant Black

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WAS $27,710

2021 RAM 1500 BIG HORN SPORT CREW CAB 4X4

NOW $26,368

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 108K Miles, Chrome Step Bars, Navigation, Power Driver's Seat, Power Adjust Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, C25103A

WAS $43,451

2016 RAM 2500 LARAMIE CREW CAB 4X4 DIESEL

NOW $42,975

6.7 I6 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, Only 69,000 Miles! Pickup Bed Cap with Storage Bins, Bedliner, Cargo Slide, Running Boards, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Power Sunroof, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearlcoat, F26037A

WAS $40,995

2025 MAZDA CX-70 PREMIUM PLUS PHEV AWD

NOW $39,491

2.5 Gas/Electric Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 10,000 Miles! Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Twin Panel Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Jet Black Mica, C26039A

BRONCO 4X4

5,862

eed Automatic, Silver es, SYNC4, Molded ntrol, Front Collision Door/Top Removal Storage Bag, Remote of Factory Warranty! 5324A

WAS $37,556

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NOW $36,500

5.4 V8 Engine, 6 Speed Manual Transmission, Aluminum Wheels, Less Than 27,000 Miles! Power Convertible, Power Driver's Seat, Sport Bucket Leather Seats with Embossed Cobra Logo, Unique Aluminum Hood with Air Extractors, Stainless Steel X-Pipe Exhaust, Remote Keyless Entry System, Black Clearcoat, Very Nice! C24120B

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2024 FORD EDGE SEL AWD

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2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, Only 18,000 Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U26014

2022 FORD EXPLORER LIMITED 4WD

NOW $35,982

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 22,000 Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Evasion Assist, Back-Up Camera, Class IV Trailer Tow Package, Power Liftgate, Ford Certified! Forged Green Metallic, U26007

2023 JEEP COMPASS LIMITED 4X4

NOW $26,995

2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 17,000 Miles! Remote Start, Power Driver's Seat, Leatherette Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Touchscreen Display, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Hydro Blue Pearlcoat, C26019A

2021 FORD EXPEDITION MAX XLT 4X4

NOW $29,968

3.5 Ecoboost V6 Engine, 10 Speed Automatic, Aluminum Wheels, 104K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Captain's Chairs, 3RD Row Seating, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Agate Black Metallic, C26059A

2021 JEEP GLADIATOR SPORT 4X4

NOW $25,840

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 88K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Black 3-Piece Hard Top, Convertible Soft Top, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, MAX Tow Package, Remote Keyless Entry System, Black Clearcoat, C26048A

IRYSLER LIMITED

21,843

c, Aluminum Wheels, 120K Miles, Power Leather Heated/AC Seats, w Heated Captain's Chairs, 3RD Charging Pad, Harman Kardon 19 t Monitor, Cross-Traffic Alert, Lane arning, Front Collision Mitigation, a, Power Liftgate, Remote Keyless Crystal Pearlcoat, U26011A

2022 FORD EDGE TITANIUM AWD

NOW $24,853

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 57K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Wireless Charging Pad, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet Metallic, C25140B

2022 FORD EXPLORER XLT 4WD

NOW $28,995

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 33,000 Miles! Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Tri-Zone Temp Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Atlas Blue Metallic, M25141B

2023 FORD F-150 XL SUPERCREW 4X4

NOW $38,887

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, STX Appearance Package, Platform Running Boards, Heated Front Seats, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Carbonized Gray Metallic, U26021

2023 FORD F-150 SUPERCREW 4X4

NOW $41,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 31K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Brake Assist, 360 Degree Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Antimatter Blue Metallic, U26017

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Josh
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It's a Beautiful Day

It's easy to look around the world and grow frustrated. It's still not warm outside. The car isn't running properly. Hatred abounds. Theft is rampant. Drugs and alcohol ruin lives. War is hell. Many of these lie outside your own control, which can make it even more frustrating.

It's easy to look inside and be frustrated. Bodies run down. You may make mistakes and believe you should be better. You can have internal battles about why you feel a certain way. You fall into the same frustrating traps that trip you up. Life can be frustrating.

If that was it, life would look bleak.

But is that all there is to life?

On Thursday (May 15th this year), Christians remember an important event in Jesus' life called Ascension Day. Forty days after he rose from the dead, Jesus ascended into heaven (Acts 1:3). At first, that might seem like another one of those frustrating events. Jesus left his disciples all alone? Will he leave me too?

Jesus didn't leave his disciples alone when he ascended into heaven. He remained with them (Matthew 28:20). He promised to send the Holy Spirit to guide and bless them (Luke 24:49). Jesus comes to dwell with us in his Word and in the Lord's Supper (Mattew 26:26-28). His disciples weren't alone. You are not alone.

God doesn't leave you to deal with the frustrating world by yourself.

"God placed all things under his feet and appointed him to be head over everything for the church" (Ephesians 1:22). Jesus didn't ascend to heaven to kick up his shoes on the cosmic ottoman and relax. He is busy. He is ruling over all things for the church, for his people.

Don't look only at the frustrations of the world around you or inside you. Look at what God is doing. Don't miss the forest for the trees.

It's like looking at the back side of a quilt before it's finished. You can't miss all the frayed pieces. There's thread that makes a pile of spaghetti noodles look neat. You see a mess, especially if you focus only on the messy spots. But the finished product of a quilt is artwork born from a labor of love. The more intricacies, the more mess on the back side, but that means more beauty in the final quilt.

God's orchestration of the universe uses the chaos to make a beautiful quilt. We can shift our focus from the frustrations to see that Jesus is ruling all things to benefit his church, his people.

Tim Keller, pastor and author, passed away in 2023 after a battle with cancer. Before he passed away, he reflected on his time with cancer in an interview. In his sick days, he grew closer to God than he had in his years of successful ministry. He said he wouldn't trade those frustrating days for the growth he received. He saw the beauty of the other side of the quilt.

But a quilt is not just beautiful, it is comforting. Jesus ruling all things to benefit you is a comfort. Jesus' ascension into heaven is a comfort. The promise of his gracious plan for you and your future, and to one day join him in heaven, wraps around you like a warm blanket on a cool day.

Today is a good day because Jesus is still your Savior and King.

Write down three frustrations. Now write down nine blessings from God. What can you do to make that practice a habit?

Prayer: *Jesus, it's easy to grow frustrated with what is happening around me and inside me. Open my eyes to how you are guiding all things to bless me and all believers as you lead us to our heavenly home. Amen.*

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph

Don
Stuart
Humorist

Our Real Fake Vacation Luncheons

A few years ago, No. 2 son and his family moved to California. Two weeks before Covid-19 went crazy. It was tough-to-impossible for him and his wife to do their jobs, and then, that summer, wildfires forced them to evacuate for three weeks.

Unsurprisingly, their California dreamin' decelerated precipitously, and they left after one year. Thus, I never got to visit them and write amusing columns about California. In lieu of that, I hereby foist this "lo-Cal" column on you!

The set-up: On our recent trip to Orlando, Florida, we lunched – twice! - in San Francisco!

Okay, it was a faux, romanticized version of San Francisco, specifically the Fisherman's Wharf area. But hey, this sort of thing passes for "authentic" in Orlando. (Which is a city that could easily have a serious inferiority complex. Think about it: Travel the world over and you'll never find a faux, romanticized version of Orlando, Florida.)

Our first Bay Area dining experience was at Universal Studios, at a place called Lombard's Seafood Grille. I thought the name was kind of recognizable; I've been to San Fran (which the natives NEVER call it, I'm told) a couple times, and eaten in restaurants in the Fisherman's Wharf area, and thought maybe Lombard's was one. It seemed they'd very logically established a central Florida footprint.

Turns out I was wrong-o! Careful perusal of one page of Google results revealed there's no "real" Lombard's Seafood Grille. That is, there's no Lombard's in the real San Francisco. Sorry, didn't mean to impugn the "real-ness" of the Lombard's in Orlando's fake San Francisco.

I suppose I thought the place sounded authentic because of Lombard Street in Frisco (another name I hear the natives NEVER use). There's a famous section of Lombard Street that's known as the crookedest street in the world. "Crooked" as in "winding" or "curvy," and not as in "embezzling politician."

Universal lays the faux romance on pretty thick in describing Lombard's: "You can hear the foghorns and clanging buoy bells" there, says the literature. Ummm, not so much. While the restaurant does look out over a body of water, it's merely a manmade lagoon, and the only sounds you can hear are the arguments of exhausted and sweaty families on the other side.

The very next day, we returned to Universal's "San Francisco" for lunch, and I should explain that it's not that we're so crazy about this section of the park but because it's not very far from the "Men in Black" ride, where you careen pell-mell through a cityscape shooting aliens with a laser-zapper-ray gun and thus saving the populace from being put on the menu at an alien version of Lombard's Seafood Grille. We rode it a LOT.

The second restaurant was a burger joint called Richter's. I kept wondering if this was a chain from California, until my kids pointedly said, "Dad! San Francisco! Earthquakes! Richter scale! Get it?!"

I said I knew it all along, I was just testing them. I lied.

As we left, I noticed the hostess' badge identified her actual hometown as the City by the Bay. I told her someone oughta start a Richter's burger chain in old San Frisco. She gave me a tight smile and replied, "The natives NEVER call it that."

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Moody *Continued from cover*

"Our organization is all about promoting destination attractions and events in our area. This building provides us with a multitude of opportunities," said Mike Nadolski, board president of Visit Southwest Michigan. "We are excited to have such a central location in downtown St. Joseph and be part of the continued momentum and energy shaping the future of this community," he said. "This investment reflects our confidence in the region, our commitment to serving local residents and businesses, and our belief in the positive impact this project will have for decades to come."

In concert with that broadening of scope beyond traditional tourist information, Visit Southwest Michigan earlier this year announced 106.1 Visit SW Michigan Radio. In partnership with Mid-West Family Marketing and Media, VSM began programing the full-time radio station and streaming service showcasing the best places and activities Southwest Michigan has to offer to visitors as well as area residents.

In the formal announcement, VSM said it is too early in their planning to give a timetable for their move to the new location or what other uses there may be for the space beyond their own offices and visitor information center. The building has a large lobby, two floors of offices, a former drive-thru banking facility and basement storage space, totaling about 19,000 square feet.

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Updates made to St. Joseph paid parking plan

St. Joseph City Commissioners have approved revisions to the city's downtown paid parking plan for the summer season following feedback from local business owners concerned about the potential impact on customer traffic.

At their regular city commission meeting, Development Director Kelly Ewalt said restaurant owners expressed concern that launching paid parking on June 1 could hurt business during what is still considered a slower period for downtown activity.

"The restaurant owners expressed that early June can still feel like shoulder season in the downtown," Ewalt said. "Based on school calendars and patterns of out-of-state tourism, they noticed that peak visitor traffic typically doesn't begin until mid-June."

In response, city staff proposed delaying the start of paid parking until June 12. The program will continue through Labor Day. Staff also recommended shortening daily enforcement hours from 10 a.m. to 7 p.m. to 10 a.m. to 6 p.m.

Commissioner Michael Sarola questioned how the changes could affect projected revenue from the program. Ewalt said revised estimates had not yet been calculated.

"I just start to wonder as we chip away at this program — for good reason, I think this is a good move — we start to look at what that revenue generation is," Sarola said. "I wonder then, is the stigma of paid parking and the challenges that it will inevitably bring worth the revenue generation that we're getting?"

Previous city estimates projected the paid parking system would generate about $180,000 this year.

Commissioner Lisa Vetne also voiced concerns, citing the impact downtown construction projects had on businesses in Buchanan.

"When I go out in the community, I hear a lot about paid parking, how it's not very popular," Vetne said. She also raised concerns about planned construction projects in downtown St. Joseph potentially affecting businesses at the same time paid parking is implemented.

Other commissioners argued the city needs to move forward with the revised plan to evaluate how it functions in practice.

"We have to start this program at some point," Commissioner Michael Fernandez said. "We haven't even started it."

Mayor Brook Thomas said she was hesitant to make changes before the program is fully tested but supported the revisions as a compromise.

"We haven't rolled this out long enough to have any of that data," Thomas said. "I'm inclined to approve the changes here and then see what the data shows as the summer goes on."

Commissioner Tess Ulrey also supported the proposal.

Downtown business owners again raised concerns during public comment. Nathaniel Bishop of RyeBelles Restaurant thanked city staff for discussing the issue with merchants but said he remains worried about public perception of paid parking.

"The stigma of paid parking seems to be the one thing that I know I'm very fearful of," Bishop said. He questioned how the city would respond if businesses report losses similar to those experienced during last year's short-lived rollout of the program.

Jim Kramer of Schu's Grill and Bar echoed similar concerns.

Commissioners ultimately voted unanimously to approve the revised paid parking schedule and hours for this summer.

Pat Moody
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Memorial Day Weekend! Sat, May 23rd, 10am–2pm. 5121 Michigan Ave, Tipton. Classic cars, motorcycles, memorabilia, antiques, toys, comics, golf carts, more. Three rings hourly! Questions? David Helmer 734.368.1733. TheSuperAuction.Net. Be there!

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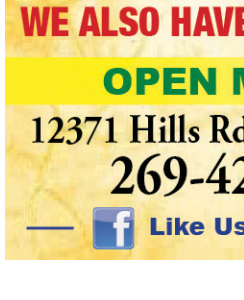

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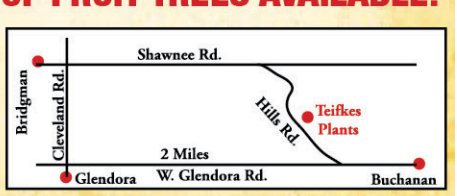

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LEGALS

Notice of Public Hearing on Fiscal Year 2027 Budget

The City Council of the City of Bridgman, Michigan will hold a public hearing on a proposed budget for Fiscal Year 2027 which will include a proposed millage rate of 13.8499 for operating purposes to be levied July 1, 2026.

The hearing will be held on Monday, June 8, 2026, at 6:00 p.m. at Bridgman City Hall, 9765 Maple St., Bridgman, MI 49106.

Citizens wishing to comment on the proposed budget may do so by attending the meeting in person and speak under the public hearing section, write a letter and send it to Kaci Jones, City Clerk by email at cityclerk@bridgman.org or by mail at 9765 Maple St., Bridgman, MI 49106.

The proposed budget will be available on the city's website at www.bridgman.org on May 29, 2026. The property tax millage rate proposed to be levied to support the proposed budget will be considered at the regular meeting of the City Council on June 8, 2026.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Kaci Jones, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106.

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Includes Hybrids!

Excludes Trailhunter & TRD Pro

4.99% for 72 APR Financing Mos.[3]

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1. Based on manufacturer estimates, CY 2025 sales. **2.** New 2026 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost or $37,160. Lease end purchase option $31,228.* **3.** New 2026 Tacoma (includes hybrid & excludes TrailHunter & TRD Pro). 4.99% APR financing for 72 months with $16.10 per $1,000 borrowed.** **4.** $500 TFS Standard APR Cash on new 2026 Tacoma SR5 Models only & $1,000 TFS Standard APR Cash on new 2026 Tacoma Hybrid Models Only. Excludes Trailhunter & TRD Pro. Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **5.** All-New, All-Hybrid 2026 RAV4 LE AWD Model 4435. Lease based on net cap cost of $30,824. Lease end purchase option $25,966.* **6.** Toyota vehicles and components are built using U.S. and globally sourced parts. **7.** All-New, All-Hybrid 2026 RAV4 and new 2026 Highlander Hybrid. 4.99% APR for 60 months with $18.87 per $1,000 borrowed.** **8.** New 2026 Highlander Hybrid XLE AWD Model #6965. Lease based on net cap cost of $43,349. Lease end purchase option $33,950.* **9.** Based on manufacturer's data. Source: Toyota.com. **10.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **11.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of $0.15 per mile (10K low mileage leases). A $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **2, 3, 4, 5, 7, 8, 10 & 11:** Must take retail delivery from new 2026 models in dealer stock while supply lasts between 5/5/26 and 6/1/26. Offers may vary by region. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 6/1/26.

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